

## CLAIMS

1. A method for estimating vehicle damage comprising the steps of:

- 5                   sensing a vehicle incident;  
                  automatically sending vehicle incident data to a service center;  
                  using the incident data to automatically estimate a vehicle  
damage; and  
                  utilizing the estimated vehicle damage in a vehicle insurance  
decision process.

2. A method for estimating vehicle damage comprising the steps of:

- 5                   sensing a vehicle incident;  
                  obtaining an incident delta velocity from the vehicle incident;  
                  sending the incident delta velocity to a service center;  
                  at the service center, using the incident delta velocity with  
vehicle identification information to automatically estimate a vehicle damage  
value;  
                  receiving a claim damage estimate;  
10                  comparing the automatically estimated vehicle damage value to  
the claim damage estimate; and  
                  in response to the comparison, making an insurance claim-  
processing related decision.

3. The method of claim 2, wherein the step of making an insurance claim-processing related decision includes requiring an insurance inspection if the automatically estimated vehicle damage value differs by more than a predetermined amount from the claim damage estimate.

4. The method of claim 2, wherein the step of making an insurance claim-processing related decision includes omitting an insurance inspection if the automatically estimated vehicle damage value is consistent with the claim damage estimate.
5. A system for estimating vehicle damage comprising:
  - a module sensing an occurrence of a vehicle incident and developing incident data responsive thereto;
  - an in-vehicle transceiver for automatically sending vehicle incident data to a service center;
  - an estimator within the service center using the incident data to automatically estimate a vehicle damage value; and
  - a decision processor providing a business recommendation responsive to the estimated vehicle damage value.
6. The system of claim 5, wherein the decision processor provides a recommendation to require further verification of a vehicle insurance claim if the vehicle insurance claim is not consistent with the estimated vehicle damage report.
7. The system of claim 5, wherein the decision processor provides a recommendation to process a vehicle insurance claim without an insurance inspection if the vehicle insurance claim is consistent with the estimated vehicle damage report.